

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

In re Carl Mason Spencer and Shiela Ann Spencer

Case No. 3:16-bk-32280-KRH

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust, N.A.,
as Trustee of the SCIG Series III Trust

Name of Transferee

Name and Address where notices to transferee should be sent:
SN Servicing Corp.
323 5th Street, Eureka, CA 95501

Phone: 800-603-0836
Last Four Digits of Acct #: 2370

Name and Address where transferee payments should be sent (if different from above):
SN Servicing Corp.
323 5th Street, Eureka, CA 95501

Phone: 800-603-0836
Last Four Digits of Acct #: 2370

U.S. Bank Trust, N.A., as Trustee of the Bungalow Series III Trust c/o BSI Financial Services

Name of Transferor

Court Claim # (if known): 10-2
Amount of Claim: \$210,333.42
Date Claim Filed: 09/18/2020

Phone: 800-327-7861
Last Four Digits of Acct. #: 9603

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle R. Ghidotti-Gonsalves, Esq.
Transferee/Transferee's Agent

Date: 03/15/2021

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

CERTIFICATE OF SERVICE

On March 15, 2021, I served the foregoing document described as *Transfer of Claim* upon the following individuals by electronic means through the Court's ECF program:

COUNSEL(S) FOR DEBTOR(S)

Veronica D. Brown-Moseley	ecf@bolemanlaw.com , ecfbackup@bolemanlaw.com
Stephen F. Relyea	ecf@bolemanlaw.com , ecfbackup@bolemanlaw.com , sfrelyea@bolemanlaw.com , relyeasr71011@notify.bestcase.com
Patrick Thomas Keith	ecf@bolemanlaw.com , ecfbackup@bolemanlaw.com , keithpr71011@notify.bestcase.com
Laura Taylor Alridge	ecf@bolemanlaw.com , ecfbackup@bolemanlaw.com
Christopher John Flynn	ecf@bolemanlaw.com , ecfbackup@bolemanlaw.com
Amanda Erin DeBerry	ecf@bolemanlaw.com , ecfbackup@bolemanlaw.com

TRUSTEE(S) / TRUSTEE(S) COUNSEL(S)

Carl M. Bates	station01@richchap13.com , station03@richchap13.com station06@richchap13.com , station07@richchap13.com , station10@richchap13.com
Susan Hope Call	susancall@richchap13.com , station15@richchap13.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker
Ricardo Becker

On March 15, 2021, I served the foregoing documents described as *Transfer of Claim* upon the following individuals by depositing true copies thereof in the United States mail at North Miami Beach, Florida enclosed in a sealed envelope, with postage paid, addressed as follows:

<i>Debtor</i>	<i>Joint Debtor</i>
Carl Mason Spencer	Sheila Ann W Spencer
21 Skipwith Green Circle	21 Skipwith Green Circle
Henrico, VA 23294	Henrico, VA 23294

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker
Ricardo Becker



(800) 603-0836
Para Español, Ext. 2660 o 2643
8:00 a.m. – 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

January 29, 2021

SHEILA SPENCER
CARL SPENCER
21 SKIPWITH GREEN CIR
HENRICO VA 23294

RE: **New Loan Number** [REDACTED]
Old Loan Number: [REDACTED]
Collateral: 21 SKIPWITH GREEN CIRCLE; RICHMOND VA

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Dear Customer:

The notice, which follows, is intended to inform you that the servicing of your mortgage loan has been assigned, sold or transferred. If the above-referenced loan is a closed-end, first lien, 1-4 unit residential (e.g., homes, condominiums, cooperative units and mobile homes) mortgage loan, this notice is being provided to you under Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605). When a state law requires this notice, this notice is being provided to you under state law. When neither Section 6 of RESPA nor state law requires this notice, this notice is being provided to you for your information.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold or transferred from BSI Financial Services to SN Servicing Corporation for SCIG Series III Trust, effective January 18, 2020.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is BSI Financial Services, Customer Care
314 S Franklin St, 2nd Floor, Titusville, PA 16354. If you have any questions relating to the transfer of servicing from your present servicer call Customer Service at (800) 327-7861 Monday through Friday between 8:00 a.m. and 11:00 p.m. and Saturday between 8:00 a.m and 12:00 p.m. Eastern Time. This is a toll-free number.

Your new servicer will be **SN Servicing Corporation**.

The correspondence address for your new servicer is SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

The toll-free telephone number of your new servicer is (800) 603-0836. If you have any questions relating to the transfer of servicing to your new servicer call Jessica Hunter at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time. You may access your account and make payments via our secure website at <https://borrower.snscc.com>.

The date that your present servicer will stop accepting payments from you is January 17, 2020. The date that your new servicer will start accepting payments from you is January 18, 2020. Send all payments on or after January 18, 2020 to your new servicer.

Make your payments payable to: **SN Servicing Corporation**

Mail your payments to: **SN Servicing Corporation**
PO BOX 660820
DALLAS, TX 75266-0820

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: SN Servicing Corporation will **not** continue to accept your insurance payments as a part of your monthly loan payment nor will it be responsible for the continuation of any such optional insurance coverage. You should take the following action to maintain coverage: contact your optional insurance carrier immediately for instructions on how to continue such optional insurance coverage.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address: SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

Not later than 30 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 30-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

SN Servicing Corporation for SCIG Series III Trust
Customer Service Department



(800) 603-0836
Para Español, Ext. 2660 o 2643
8:00 a.m. – 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

January 29, 2021

SHEILA SPENCER
CARL SPENCER
21 SKIPWITH GREEN CIR
HENRICO VA 23294

RE: **New Loan Number: [REDACTED]**
Old Loan Number: [REDACTED]
Collateral: 21 SKIPWITH GREEN CIRCLE; RICHMOND VA

As stated in previous correspondence, the servicing of your mortgage loan has been transferred from BSI Financial Services to SN Servicing Corporation for SCIG Series III Trust effective January 18, 2020

If your loan is secured by real estate, please contact your insurance carrier to have the mortgagee clause changed to the following:

SN Servicing Corp
ISAOA ATIMA
P.O. Box 35
Eureka, CA 95502

Please have your insurance carrier forward a copy of your insurance policy with the mortgagee clause change to our Escrow Department at the address shown above. If your property is located in a flood hazard zone, which starts with an "A" or "V", we will also require a copy of your flood insurance policy.

If you or your insurance carriers have any questions, please contact Jessica Hunter at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m., Pacific Time.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

SN Servicing Corporation for SCIG Series III Trust
Escrow Department